

VI. ABSTRACT

An electrical digital computer machine and a data processing system, methods of making and for using the machine, products produced thereby, as well as data structures and articles of manufacture pertaining thereto, and all necessary intermediates of that which is discussed herein, all in the field of computerized aspects of card crediting to mortgages and the like. More particularly, there is a method for card activity-based mortgage crediting, the method including the steps of: associating card activity with a mortgage of a cardholder; crediting an amount to the mortgage responsive to the card activity; and generating output including the charge card activity-based mortgage crediting; wherein at least some of the steps are carried out by a digital electrical computer.